

01/23

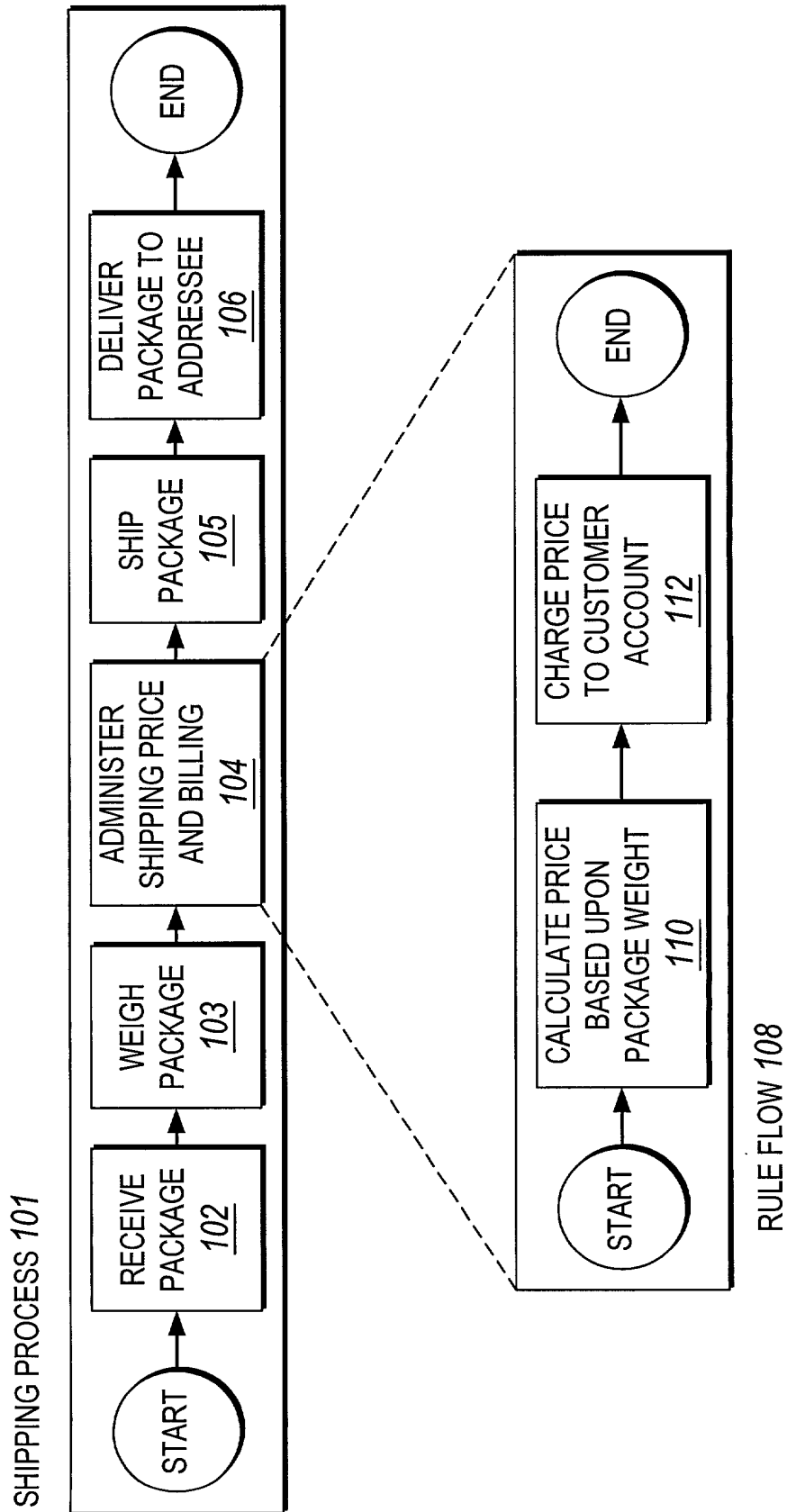


FIG. 1

02/23

200

PACKAGE WEIGHT	DESTINATION	
	DOMESTIC	FOREIGN
<1 LB.	\$5	\$25
1 - 5 LB.	\$10	\$35
>5 LB.	\$20	\$45

204

202

206

FIG. 2a

252

250	DESTINATION CELL	
	PRICE CELL	PRICE CELL
	PRICE CELL	PRICE CELL
	PRICE CELL	PRICE CELL

254

FIG. 2c

03/23

214

PACKAGE WEIGHT	DESTINATION	
	DOMESTIC	FOREIGN
<1 LB.		
1 - 5 LB.		
>5 LB.		

212

PACKAGE WEIGHT	DESTINATION	
	DOMESTIC	FOREIGN
<1 LB.		
1 - 5 LB.		
>5 LB.		

210

PACKAGE WEIGHT	DESTINATION	
	DOMESTIC	FOREIGN

RULESET IN A FORMAT
UNDERSTANDABLE BY RULES
ENGINE

AUTOMATED
RULES
GENERATION

PACKAGE WEIGHT	DESTINATION	
	DOMESTIC	FOREIGN
<1 LB.	\$5	\$25
1 - 5 LB.	\$10	\$35
>5 LB.	\$20	\$45

FIG. 2b

216

04/23

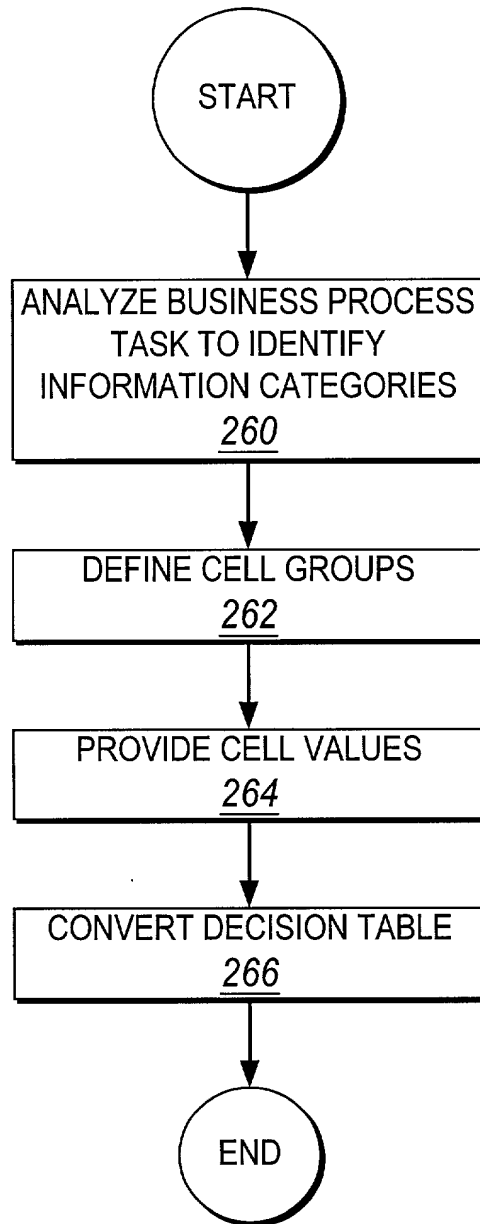


FIG. 2d

05/23

282

CUSTOMER VALUE	SIZE OF BILL	PAYMENT PATTERN	STRATEGY ASSIGNED
HIGH	BELOW AVERAGE	LACKADAISICAL	LENIENT
HIGH	BELOW AVERAGE	REASONABLE	LENIENT
HIGH	BELOW AVERAGE	STELLAR	NO ACTION
HIGH	SIMILAR TO AVERAGE	LACKADAISICAL	MODERATE
HIGH	SIMILAR TO AVERAGE	REASONABLE	LENIENT
HIGH	SIMILAR TO AVERAGE	STELLAR	LENIENT
HIGH	ABOVE AVERAGE	LACKADAISICAL	MODERATE
HIGH	ABOVE AVERAGE	REASONABLE	MODERATE
HIGH	ABOVE AVERAGE	STELLAR	LENIENT
MEDIUM	BELOW AVERAGE	LACKADAISICAL	MODERATE
MEDIUM	BELOW AVERAGE	REASONABLE	LENIENT
MEDIUM	BELOW AVERAGE	STELLAR	NO ACTION
MEDIUM	SIMILAR TO AVERAGE	LACKADAISICAL	MODERATE
MEDIUM	SIMILAR TO AVERAGE	REASONABLE	LENIENT
MEDIUM	SIMILAR TO AVERAGE	STELLAR	LENIENT
MEDIUM	ABOVE AVERAGE	LACKADAISICAL	AGGRESSIVE
MEDIUM	ABOVE AVERAGE	REASONABLE	MODERATE
MEDIUM	ABOVE AVERAGE	STELLAR	LENIENT
LOW	BELOW AVERAGE	LACKADAISICAL	AGGRESSIVE
LOW	BELOW AVERAGE	REASONABLE	MODERATE
LOW	BELOW AVERAGE	STELLAR	LENIENT
LOW	SIMILAR TO AVERAGE	LACKADAISICAL	OCA
LOW	SIMILAR TO AVERAGE	REASONABLE	AGGRESSIVE
LOW	SIMILAR TO AVERAGE	STELLAR	MODERATE
LOW	ABOVE AVERAGE	LACKADAISICAL	OCA
LOW	ABOVE AVERAGE	REASONABLE	AGGRESSIVE
LOW	ABOVE AVERAGE	STELLAR	AGGRESSIVE

280

Fig 2e

06/23

The diagram shows a decision table with a header row labeled 'CONDITIONS' and a body of rows. The first four rows of the body are grouped by a bracket labeled '284'. The next three rows are grouped by a bracket labeled '285'. An arrow labeled '286' points to the bottom of the table.

CONDITIONS					
SALARY	HIGH	HIGH	LOW	HIGH	LOW
WORK QUANTITY	HIGH	LOW	LOW	LOW	HIGH
WORK QUALITY	HIGH	HIGH	LOW	LOW	LOW
PUNCTUALITY	LATE	ON-TIME	EARLY	LATE	
ACTIONS					
EMPLOYEE 1	KEEP	KEEP	FIRE	FIRE	KEEP
EMPLOYEE 2	KEEP	FIRE	KEEP	FIRE	KEEP
EMPLOYEE 3	KEEP	KEEP	KEEP	FIRE	FIRE

FIG. 2f

07/23

288



AND

CREDIT APPLICANTS = "MALE"			T		
CREDIT APPLICANTS = "EMPLOYED"		F		T	T
APPLICANT_SALARY >= MINIMUM SALARY				F	
CREDIT CARD_STATUS = "TRUE"			F		T
APPLICANT_HOUSING = "RENTER"			T		

OR

CREDIT_APPLICANT.GENERATE_REJECTION_LETTER

FIG. 2g

08/23

TOTAL ASSET SIZE	\$250K LOL	\$500K LOL	\$1M LOL	\$2M LOL	\$3M LOL	\$5M LOL	>\$5M LOL
\$10M-\$25M	.75 * \$1M LOL	.80 * \$1M LOL	\$21K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC
\$25M-\$50 M	.75 * \$1M LOL	.80 * \$1M LOL	\$25K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC
\$50M-\$100M	.75 * \$1M LOL	.80 * \$1M LOL	\$29K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC
\$100M-\$150M	.75 * \$1M LOL	.80 * \$1M LOL	\$37K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC
\$150M-\$250M	.75 * \$1M LOL	.80 * \$1M LOL	\$44K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC
>\$250M	.75 * \$1M LOL	.80 * \$1M LOL	\$65K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC

289

290

291

FIG. 2h

09/23

CUSTOMER VALUE	SIZE OF BILL	PAYMENT PATTERN	STRATEGY ASSIGNED
HIGH	BELOW AVERAGE	LACKADAISICAL REASONABLE STELLAR	LENIENT LENIENT NO ACTION
	SIMILAR TO AVERAGE	LACKADAISICAL REASONABLE STELLAR	MODERATE LENIENT LENIENT
	ABOVE AVERAGE	LACKADAISICAL REASONABLE STELLAR	MODERATE MODERATE LENIENT
MEDIUM	BELOW AVERAGE	LACKADAISICAL REASONABLE STELLAR	MODERATE LENIENT NO ACTION
	SIMILAR TO AVERAGE	LACKADAISICAL REASONABLE STELLAR	MODERATE LENIENT LENIENT
	ABOVE AVERAGE	LACKADAISICAL REASONABLE STELLAR	AGGRESSIVE MODERATE LENIENT
LOW	BELOW AVERAGE	LACKADAISICAL REASONABLE STELLAR	AGGRESSIVE MODERATE LENIENT
	SIMILAR TO AVERAGE	LACKADAISICAL REASONABLE STELLAR	OCA AGGRESSIVE MODERATE
	ABOVE AVERAGE	LACKADAISICAL REASONABLE STELLAR	OCA AGGRESSIVE AGGRESSIVE

293

292

FIG. 2i

10/23

296

		PAYMENT PATTERN		
CUSTOMER VALUE	SIZE OF BILL	LACKADAISICAL	REASONABLE	STELLAR
HIGH	BELOW AVERAGE	LENIENT	LENIENT	NO ACTION
	SIMILAR TO AVERAGE	MODERATE	LENIENT	LENIENT
	ABOVE AVERAGE	MODERATE	MODERATE	LENIENT
MEDIUM	BELOW AVERAGE	MODERATE	LENIENT	NO ACTION
	SIMILAR TO AVERAGE	MODERATE	LENIENT	LENIENT
	ABOVE AVERAGE	AGGRESSIVE	MODERATE	LENIENT
LOW	BELOW AVERAGE	AGGRESSIVE	MODERATE	LENIENT
	SIMILAR TO AVERAGE	OCA	AGGRESSIVE	MODERATE
	ABOVE AVERAGE	OCA	AGGRESSIVE	AGGRESSIVE

294

295

FIG. 2j

11/23

297

298

CUSTOMER VALUE	SIZE OF BILL	LACKADAISICAL	REASONABLE	STELLAR
HIGH	BELOW AVERAGE	LENIENT	LENIENT	NO ACTION
	SIMILAR TO AVERAGE	MODERATE	LENIENT	LENIENT
	ABOVE AVERAGE	MODERATE	MODERATE	LENIENT
MEDIUM	BELOW AVERAGE	MODERATE	LENIENT	NO ACTION
	SIMILAR TO AVERAGE	MODERATE	LENIENT	LENIENT
	ABOVE AVERAGE	AGGRESSIVE	MODERATE	LENIENT
LOW	BELOW AVERAGE	AGGRESSIVE	MODERATE	LENIENT
	SIMILAR TO AVERAGE	OCA	AGGRESSIVE	MODERATE
	ABOVE AVERAGE	OCA	AGGRESSIVE	AGGRESSIVE

NUMBER OF TIMES LATE	TOTAL NUMBER OF DAYS LATE	PAYMENT PATTERN
0		STELLAR
1	<= 20	STELLAR
	<= 40	REASONABLE
	> 40	LACKADAISICAL
2	<= 30	REASONABLE
	> 30	LACKADAISICAL
3+		LACKADAISICAL

299

FIG. 2k

12/23

RULEFLOW 302

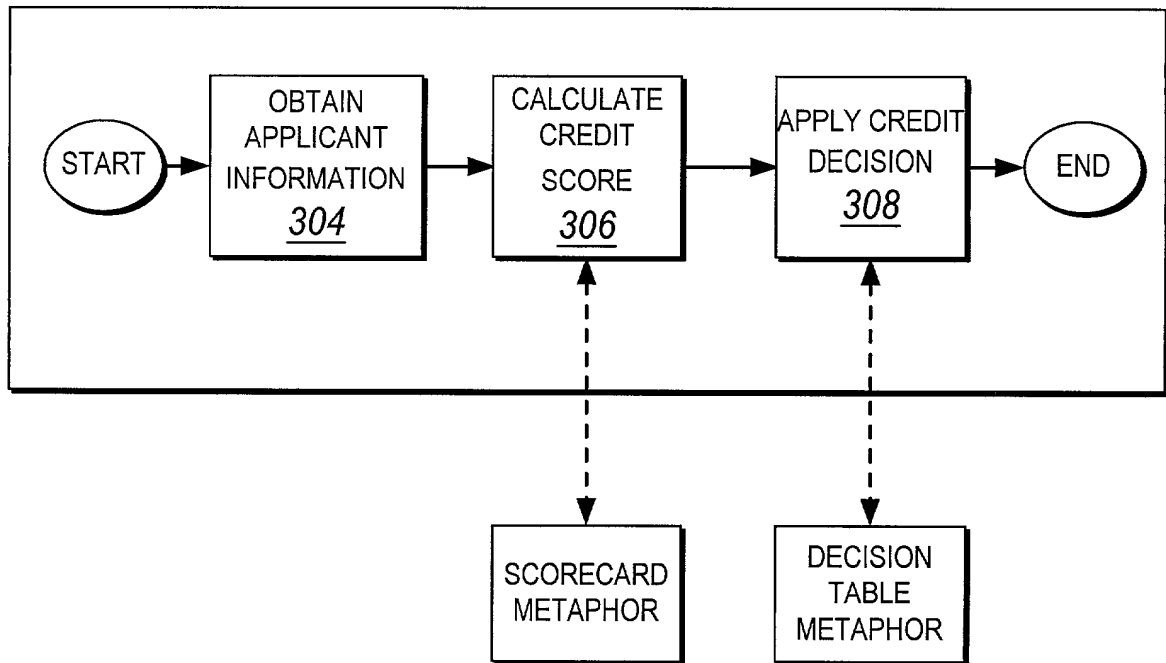


FIG. 3a

AGE OF APPLICANT	<u>UNDER 18</u> -100 PTS.	<u>18 - 25</u> 0 PTS.	<u>26 - 31</u> 20 PTS.	<u>32 - 40</u> 50 PTS.	<u>41 AND OVER</u> 20 PTS.
YEARS ON JOB	<u>LESS THAN 1 YEAR</u> 5 PTS.	<u>1 - 2 YEARS</u> 20 PTS.	<u>OVER 2 YEARS</u> 50 PTS.		
MAJOR CREDIT CARD	<u>YES</u> 30 PTS.	<u>NO</u> 2 PTS.			
OWN OR RENT	<u>OWN OR BUYING</u> 70 PTS.	<u>RENT</u> 20 PTS.	<u>LIVE WITH PARENTS</u> -20 PTS.	<u>OTHER</u> 10 PTS.	
SALARY	<u>UNDER 10K/YEAR</u> 5 PTS.	<u>10K - 50K PER YEAR</u> 20 PTS.	<u>OVER 50K PER YEAR</u> 50 PTS.		

310

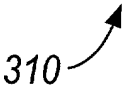


FIG. 3b

14/23

CREDIT SCORE	CREDIT DECISION
<100	NO
100 - 150	YES IF APPLICANT IS HOMEOWNER
> 150	YES

312




FIG. 3c

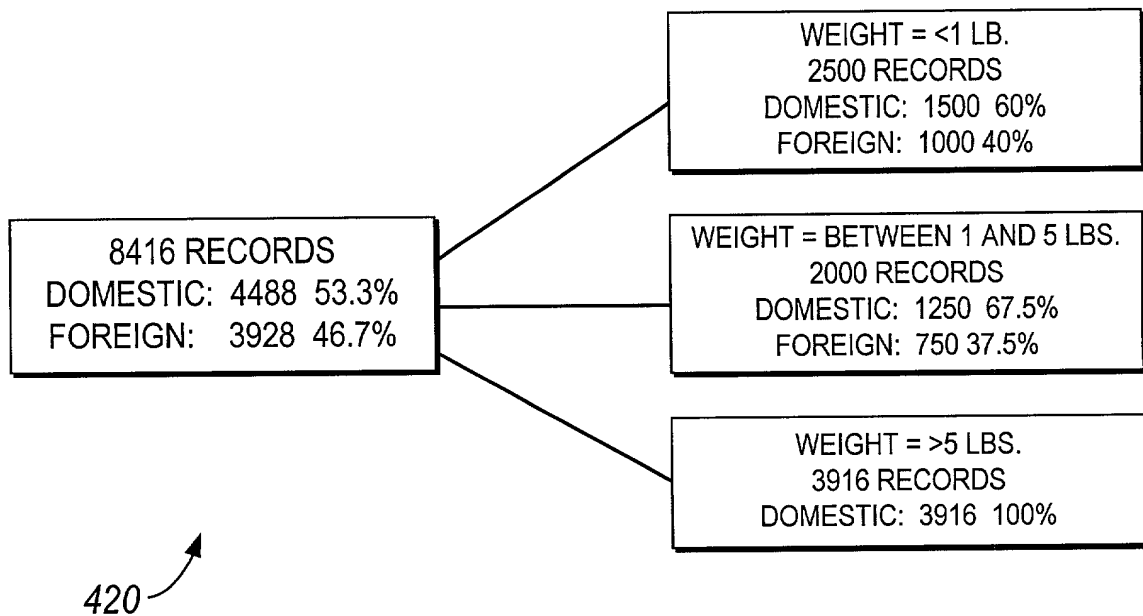
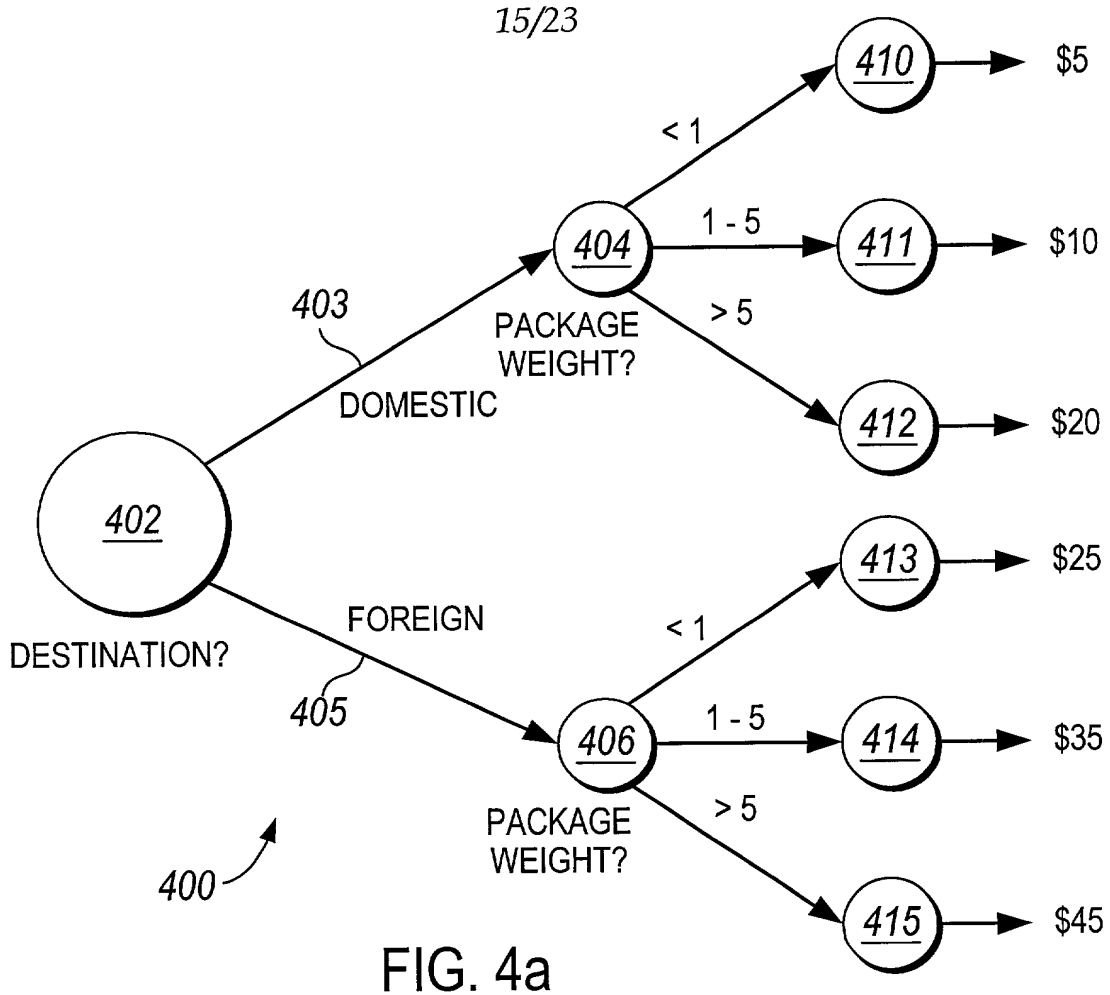


FIG. 4b

16/23

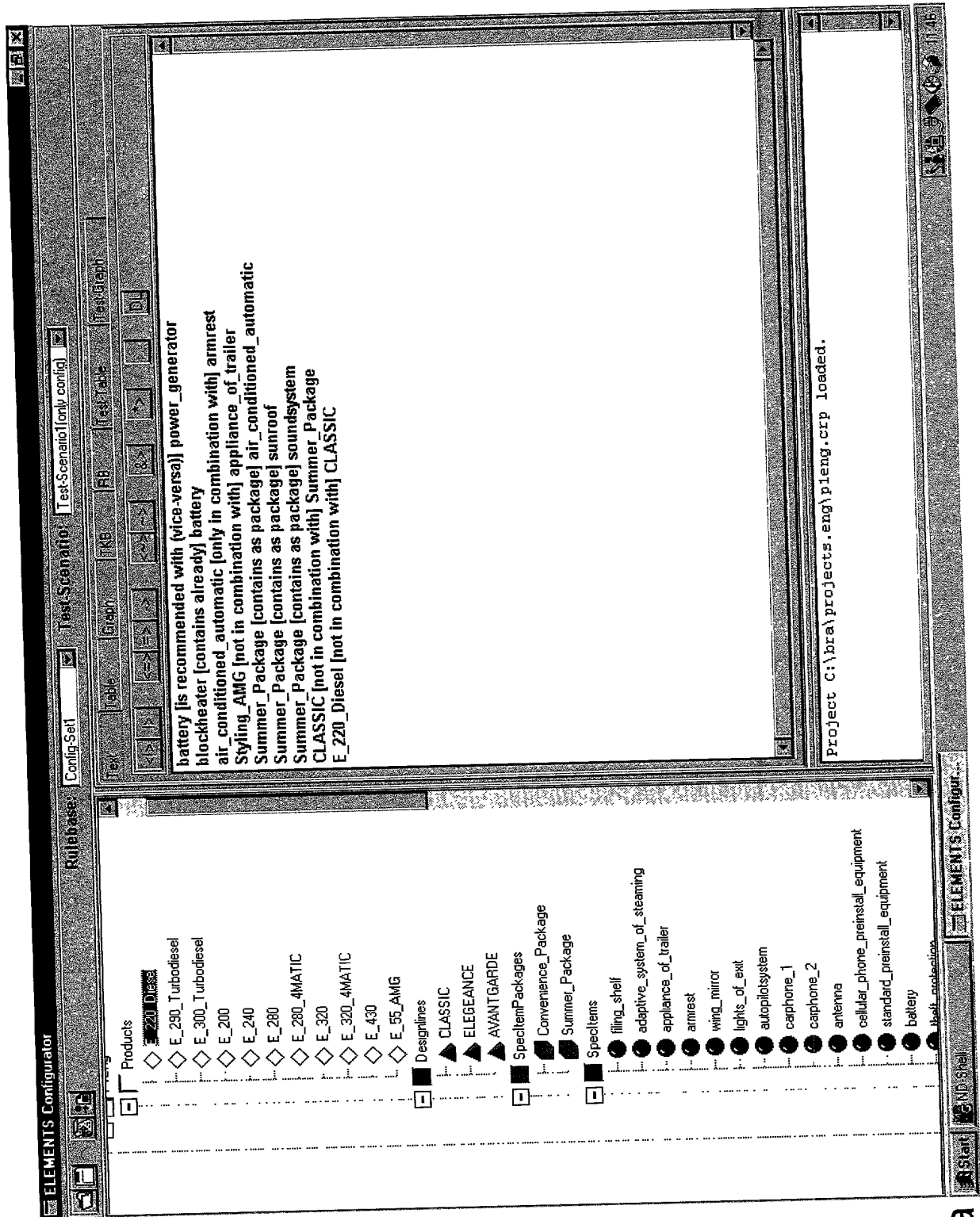


FIG.5a

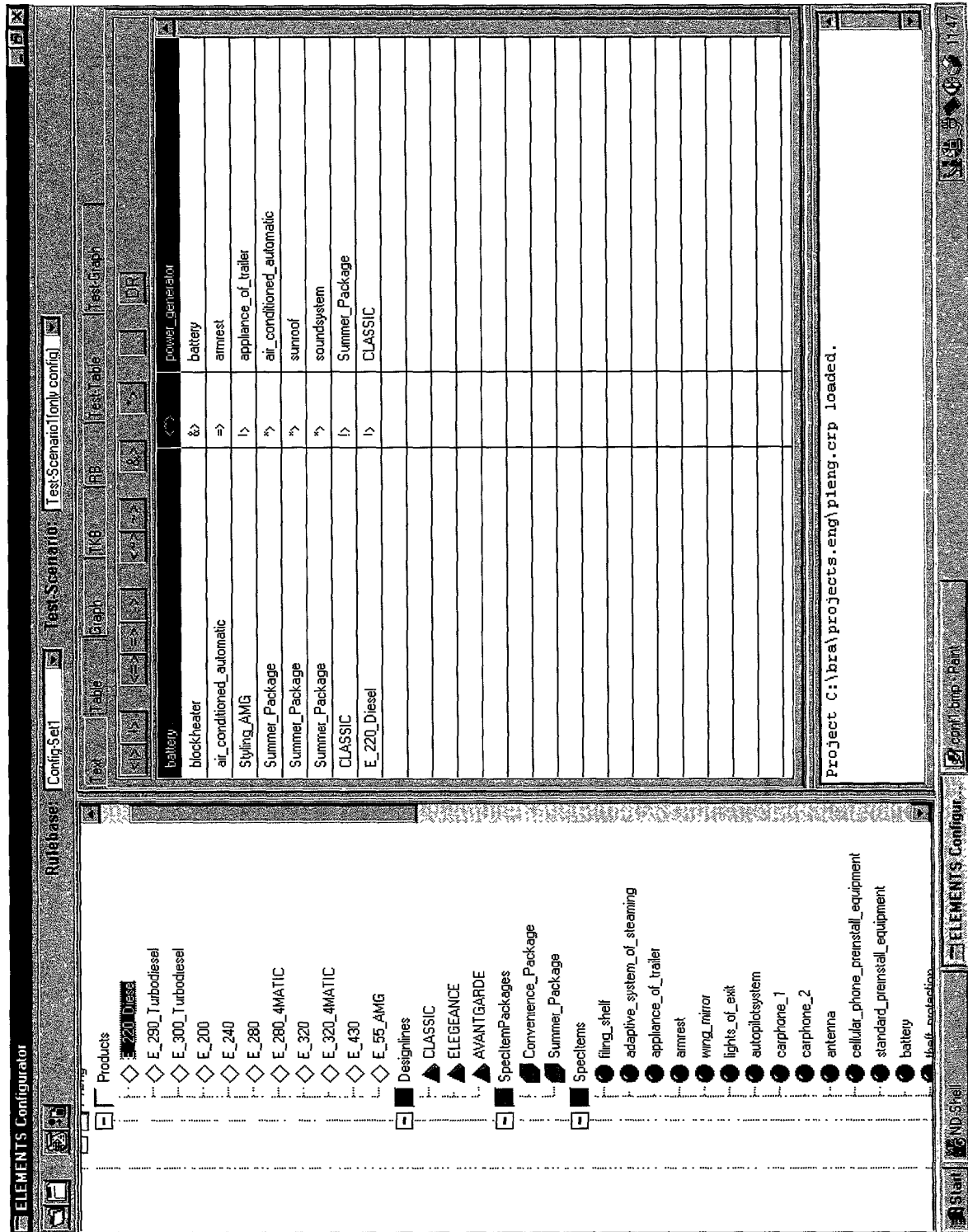


FIG. 5b

18/23

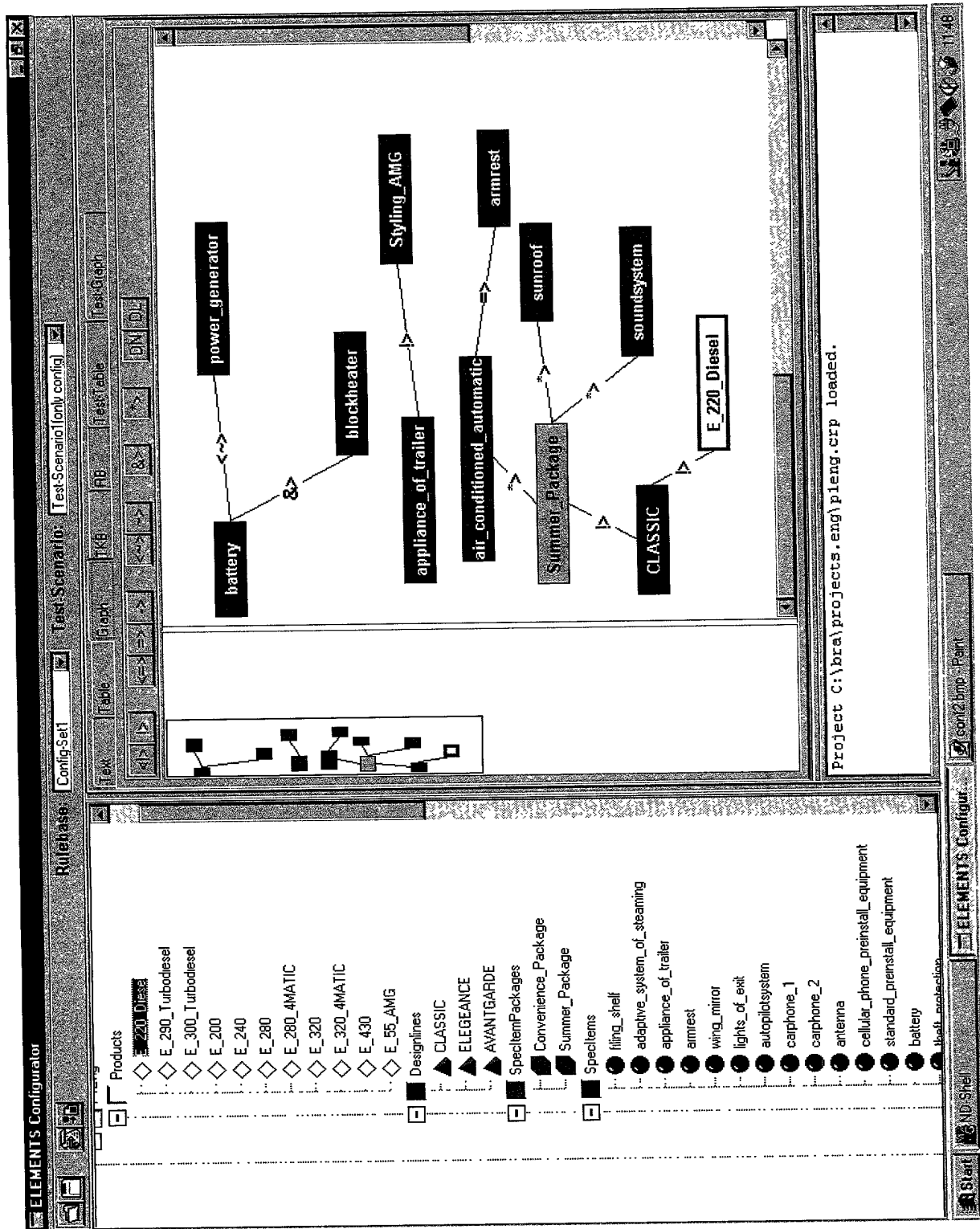


FIG.5c

19/23

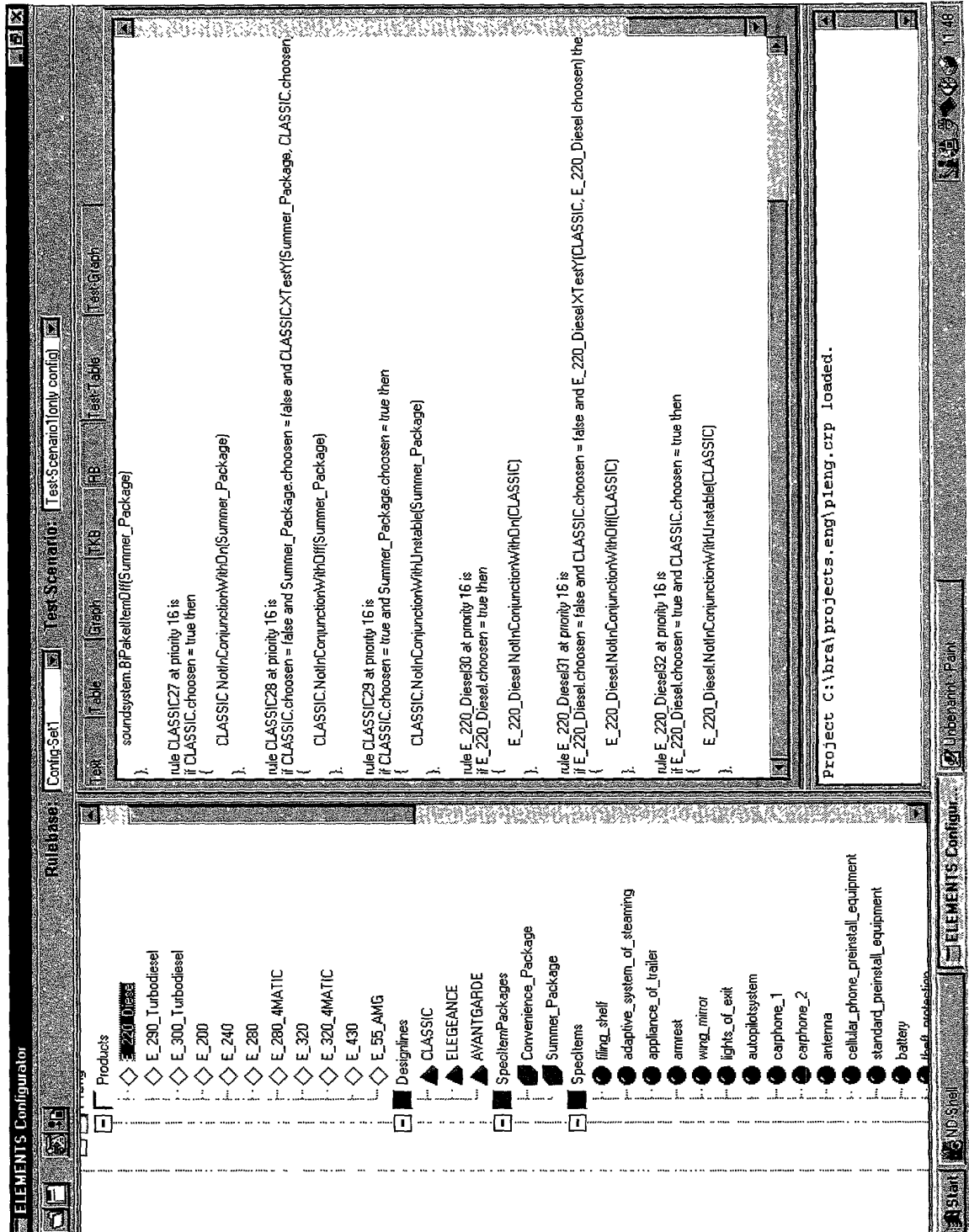


FIG.5d

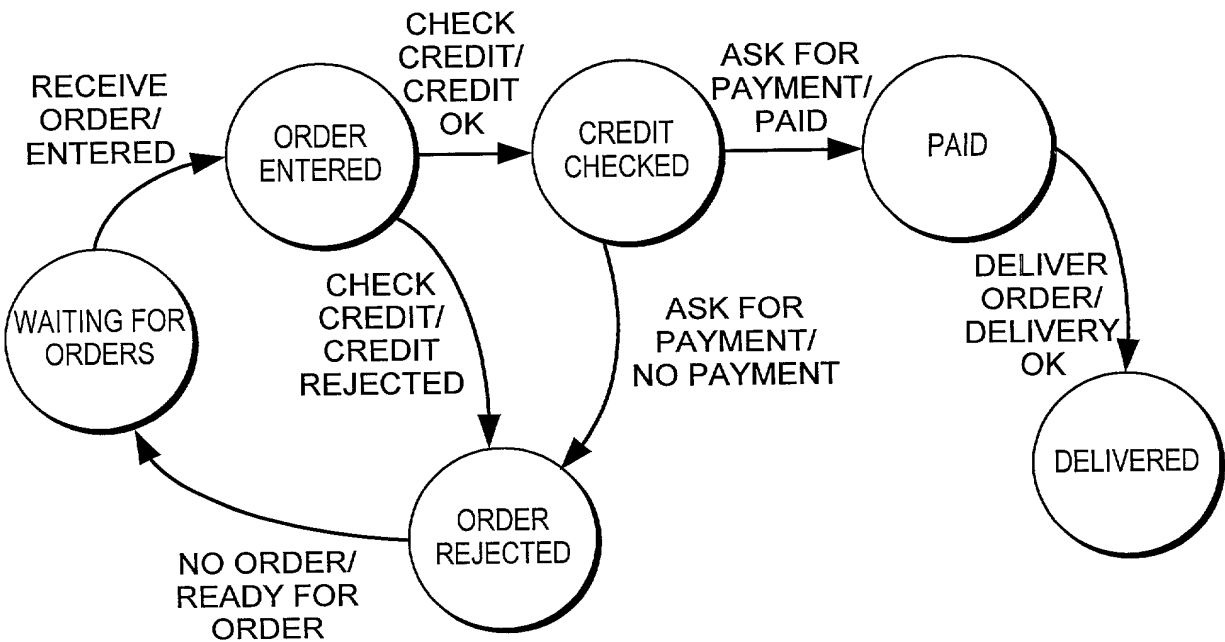


FIG. 6a

STIMULUS STATE	GET ORDER	CHECK CREDIT	ASK FOR PAYMENT	ATTEMPT TO DELIVER	NEW STATE
WAITING FOR ORDERS	ENTER ORDER	_____	_____	_____	ORDER ENTERED
ORDER ENTERED	_____	IF CREDIT, OK, THEN GET PAYMENT ELSE REJECT ORDER	_____	_____	CREDIT CHECKED
ORDER REJECTED	_____	_____	_____	_____	WAITING FOR ORDERS
CREDIT CHECKED	_____	_____	CHECK FOR PAYMENT	_____	PAID
PAID	_____	_____	_____	SEND TO DELIVERY SPECIALIST	DELIVERED
DELIVERED	_____	_____	_____	_____	WAITING FOR ORDERS

FIG. 6b

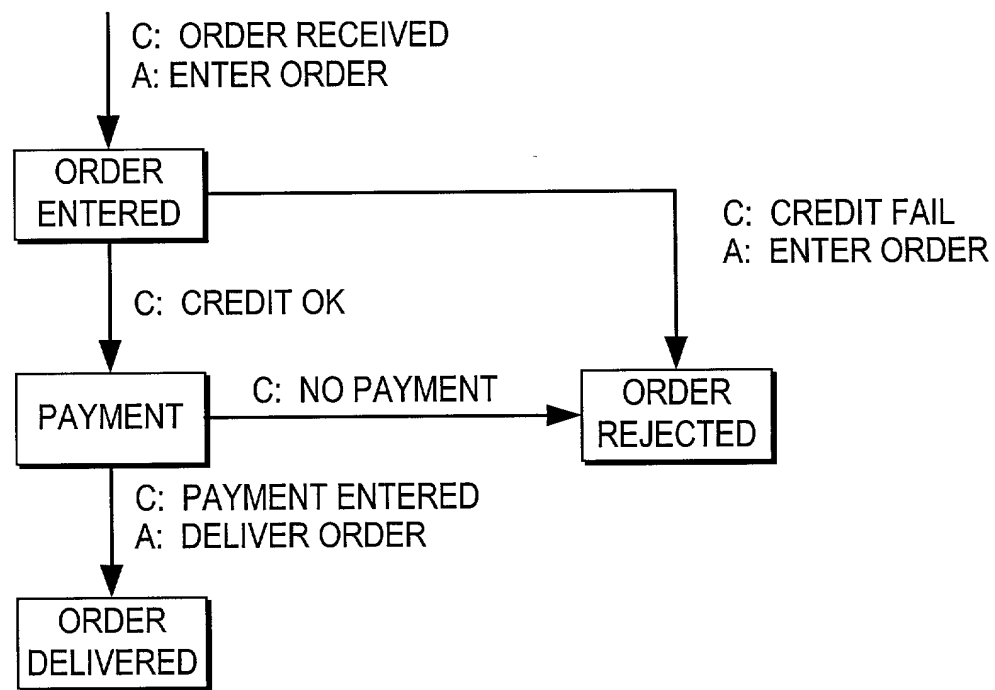


FIG. 6c

22/23

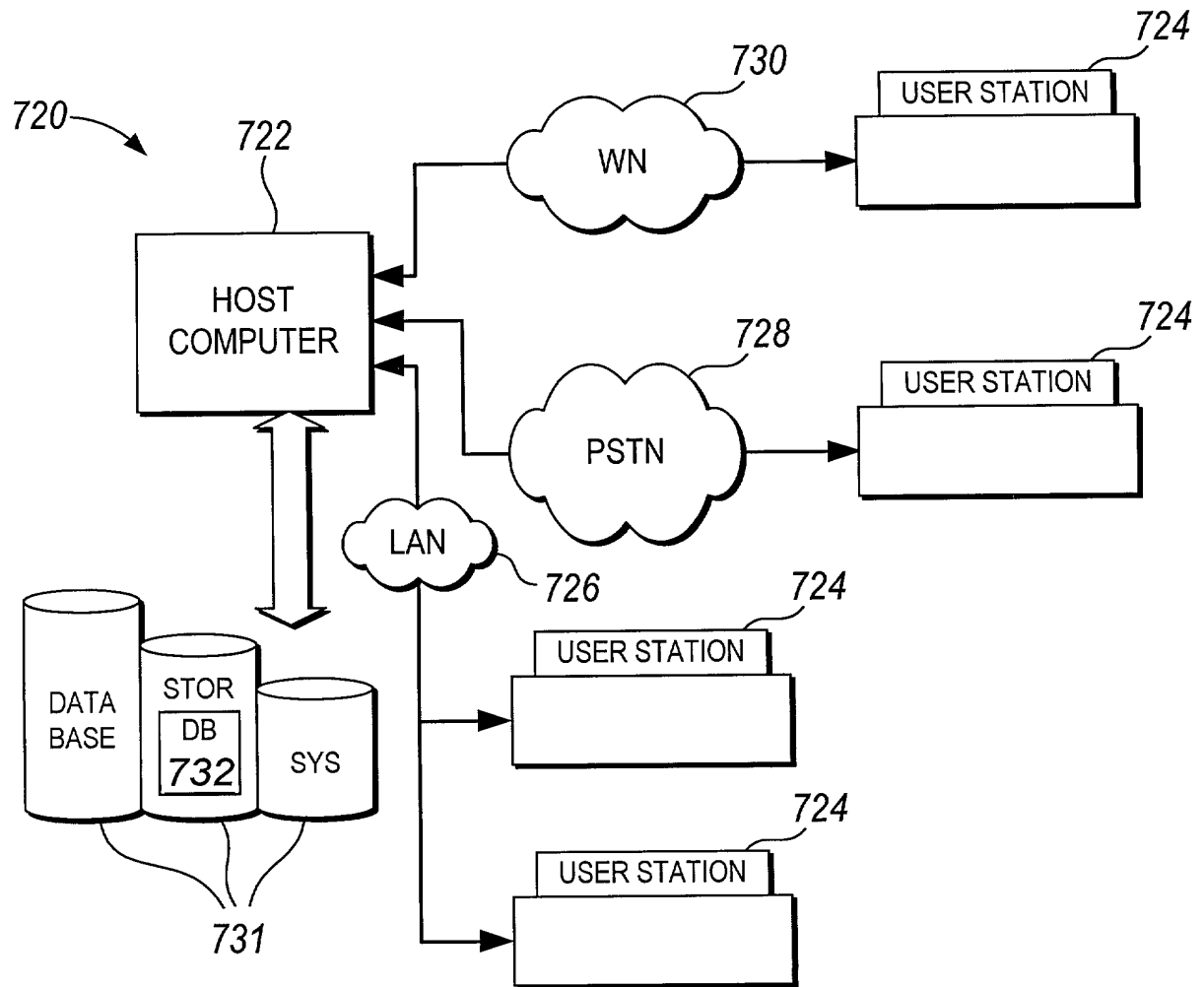


FIG. 7

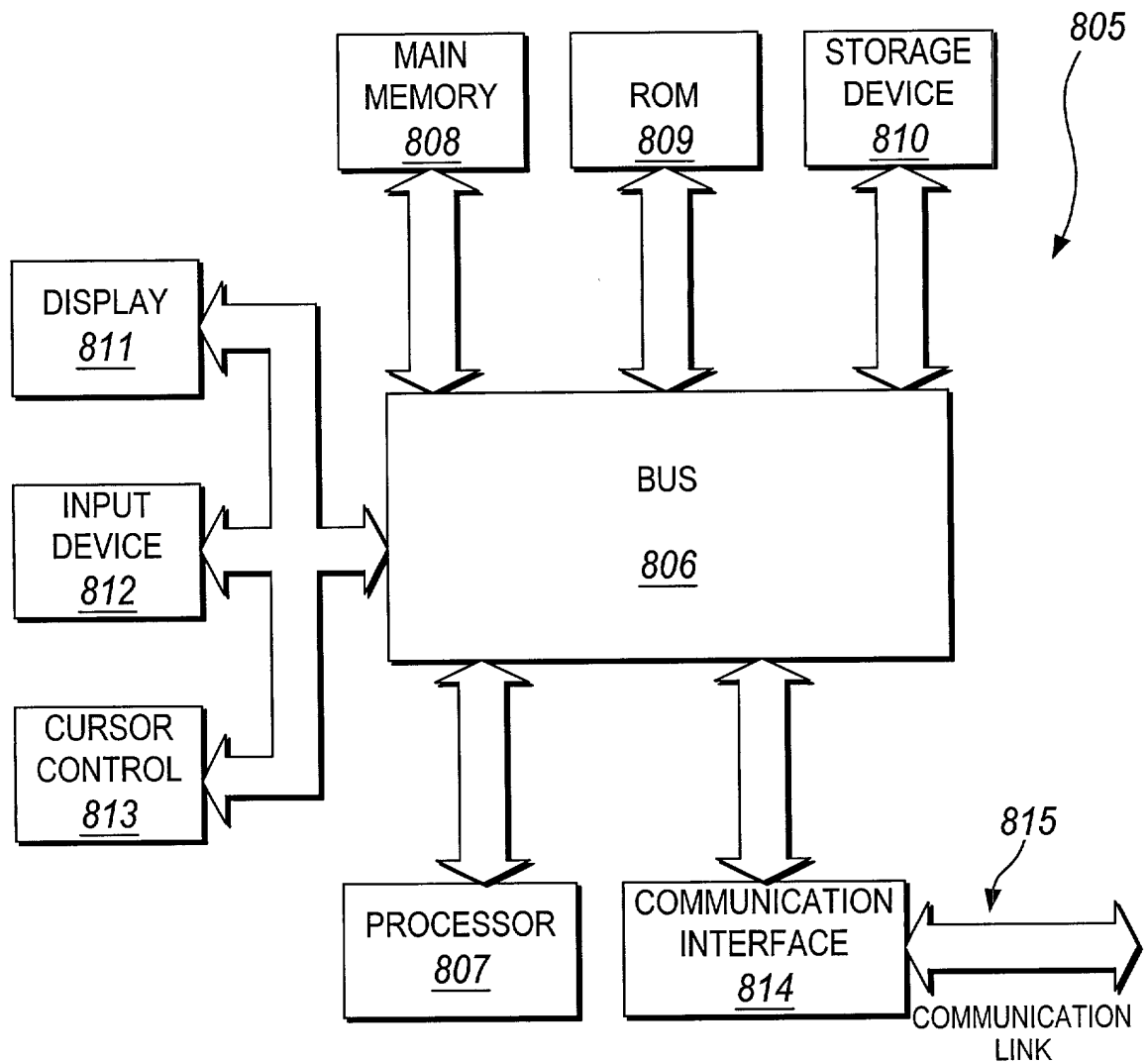


FIG. 8